

High Liability Approval (HLA) is our online application within the agentTRAX suite that allows for an excess limits request to be submitted electronically to the appropriate underwriting counsel for all FNTG underwriters.

Notification of an HLA request is sent to the appropriate underwriting counsel immediately upon submission.

Upload of up to 20 documents is available to support the request – a minimum of one document is required.

The HLA grid will always show the most recent status of a request along with the approver name when applicable.

Issuance of the policy jacket in jacketTRAX will **NEVER** be stopped in the absence of an approved HLA. A message will be presented if the liability on the requested jacket exceeds the agency contractual liability limit, and an approved HLA is not in the system. An email will be sent to the Agency Account Manager to follow-up with obtaining the proper approval.

Once an HLA has been approved, any CPL issued subsequent to the approval will reflect the approved liability amount.

- If the CPL was issued prior to the approved HLA, editing will update the liability amount reflected on the approval.

Email notification of the request approval is sent to the requestor or the designated contact in the request.

The HLA will be shown in the agentTRAX Home screen as part of the file along with any issued CPLs, jackets or E-payments.